

### FREE CONSULTATION

First Name	Phone:
<input type="text"/>	<input type="text"/>
*	*
Last Name	State
<input type="text"/>	<input type="text" value="Please Select"/>
*	
Email	Total Unsecured Debt
<input type="text"/>	<input type="text" value="Please Select"/>
	*
<input type="button" value="Submit"/> * = Required	

**Free Debt Consolidation Consultation**  
Want To Cut Your Debt By 50% or More? Want To Be Debt Free? Want To Stop Collection Calls?

# 1-888-467-1285

If You Are Not Feeling Delighted When Handling Your Debts With Your Creditors, Call This Toll Free Number Now for immediate help or Fill Our Short Form For Free Consultation Today! Our Phone Operation is open from 7am to 6pm Pacific Time, Mon - Sat.

## Debt Consolidation & Consultation

Do you have so many credit card debts or unsecured loans and you aren't sure what to do with it? If so, you are like millions of other people out there that are looking for help because they have accrued so much debts they don't know how to help themselves. The great news is that you can bail yourself out of trouble, or get help bailing yourself out, in several different ways. You should really do your research and see which one will help you in your specific situation. Every person, their financial situation, and their debts are different so one solution is not necessarily the best for each individual.

### Debt Consolidation

Debt consolidation is something that many people consider because it will put all of their debts together to make them more manageable. Debt consolidation is usually done with a consolidation loan. With a debt consolidation loan you will be taking out a new loan that will allow you to pay off all of your current creditors. Many people choose to do a debt consolidation loan because they want to try to limit the amount of interest that they are paying in addition to late fees and annual fees. When you pay off all of the credit cards you'll get rid of all of the high interest rates and then just have one loan to pay off at a much lower interest rate.

While debt consolidation works for a lot of people it doesn't work for everyone in fact a lot of people find that they are not candidates for this type of loan at all. Of course, the problem with the debt consolidation loan is that if you have bad credit or too many debts, then [debt consolidation loans for bad credit](#) will not give you a good interest rate or you may not be approved for the loan at all.

### Bankruptcy

Are you thinking about just filing for bankruptcy? If you are alike a lot of people you are so stressed out that you have thought about filing for bankruptcy and just being done with it. While this may seem like the easier option, stop and think before you go through it. First and foremost, the laws have changed in recent years and a good portion of the people that would have been eligible for bankruptcy no longer are. If you are counting on bankruptcy to save you, you might want to think again. You'll need to look into the laws to determine if this is even an option for you.

Even if bankruptcy is an option you want to seriously consider other options before you file. The reason is that bankruptcy is a black cloud that will follow you wherever you go, any time that you apply for credit, for the rest of your life. There is a misconception that the bankruptcy will only be known for seven years. Talk to a handful of people who have filed for bankruptcy and ask them how it has affected them. Chances are you will think again. In some cases this can actually make getting credit harder, even when you have moved on and things have improved later on in life.

### Debt Settlement Program

Debt settlement usually involves the debtor as well as the creditor agreeing on a reduced balance that will allow for the account to be paid in full. As a consumer you can attempt to settlement on your own by contacting your creditors and trying to negotiate. In many cases this is not successful because the creditor knows that they have the debtor over a barrel. On the other hand, some creditors are happy to work with those consumers who know that they will never be able to make payment in full, and will take the payment that they can get so they don't have to totally write off the account as a loss. This is just something that you will need to try out if you are interested in doing it yourself. There are many guides online that will help you know what to say and how to say it when communicating with a creditor.

A good portion of consumers will not be successful in persuading their creditor to settle their debts with them and will have to call upon professionals such as lawyers or settlement specialists to help them settle the debts. There are many settlement companies that specialize in helping people settle their debts, big and small, with creditors of all types. This



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IVA

means that you can have a professional on your side that will help to reduce your debts, create a structure plan, and help you get out of debt one payment at a time.

Debt settlement might be the best option for you. It works for everyone is who is committed, even if you have a poor credit score. It will not leave a black mark on your credit report for years to come; in fact it will help you to improve your credit by doing away with all of the debts in a very structured and efficient way.

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